Bank loans to the weaker sections etc.

2376. SHRI PARVATHANENI UPENDRA: Will the Minister of FINANCE be pleased to state:

(a) what are the details of modus operandi of Government to educate more and more weaker sections, backward classes and other sections of society who are other wise economically weak so that they can derive benefit from the credit plan of nationalised banks;

(b) what are the details of weaker sections etc, who have availed of this facility during the last two years;

(c) whether, besides giving credit facilities, Government have any scheme to import technical know-how etc., so as to ensure that the money is well spent and it is not a dead loss to the Banks; and

(d) if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) Banks have been advised to see that their field staff contact the borrowers belonging to weaker sections, explain to them the salient features of the schemes as also the advantages that will accrue, help the poor and illiterate borrowers in filling up the forms and adopt a sympathetic and helpful attitude towards them. NABARD has launched a Vikas Volunteer Vahini Programme in a few States for propagating the philosophy of Development through Credit.

(b) Total advances of public sector banks against weaker sections stood at Rs. 3721.02 crores as at the end of December, 1984 as against Rs. 2824.30 crores in December, 1983.

(c) and (d) In order to ensure a proper use of the credit, banks conduct pre-lending appraisals and post-lending supervision.

Voluntary disclosure scheme

2377. SHRI PARVATHANENI UPENDRA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have met with any success with regard to the scheme for voluntary disclosure of wealth/income;

(b) what are the details of the voluntary disclosures of wealth and concessions given to the persons/parties in 1984-85; and

(c) whether this scheme still in force?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) No scheme for voluntary disclosure of wealth/income is presently in existence. There was no such scheme in existence in the year 1984-85 also. The question of the success of any such scheme or making of voluntary disclosure of wealth under it in the year 1984-85, therefore, does not arise.

कोयले की आवश्यकता

2378. **श्री जगदम्बी प्रसाद यादव :** क्या इस्पात, खान और कोयला मंत्री यह बताने की कृपा करेंगे कि इस समय देश में विभिन्न ग्रेड के कोयले की कुल कितनी आवश्यकता है और क्या इस बारे में कोई मूल्यांकन किया गया है और तदनुसार उत्पादन शुरू करने के लिए सरकार क्या उपाय कर रही है ?

इस्पात, खान और कोयला मंत्री (श्री **वसन्त साठे**) : कोयले की जरूरत का आमतौर से क्षेत्रवार मूल्यांकन किया जाता है क्योंकि ग्रेड-वार मूल्यांकन हमेशा सभव नहीं होता जिसका कारण यह है कि उपभोक्ता क्षेत्रों की जरूरतें एक दूसरे पर अतिव्याप्त हो जाती हैं। फिर भी, निर्दिष्ट उद्योगों की मांग पूरी करने के लिए यथासंभव उच्चतर ग्रेड के कोयले के अधिक से अधिक उत्पादन के लिए प्रयास किए जा रहे हैं।